NOTES TO USERS

This map is for use in administering the National Flood Insurance Program. It does not necessarily identify all areas subject to flooding, particularly from local drainage sources of small size. The community map repository should be consulted for possible updated or additional flood hazard information.

To obtain more detailed information in areas where Base Flood Elevations (BFEs) and/or floodways have been determined, users are encouraged to consult the Flood Profiles and Floodway Data and/or Summary of Stillwater Elevations tables contained within the Flood Insurance Study (FIS) report that accompanies this FIRM. Users should be aware that BFEs shown on the FIRM represent rounded whole-foot elevations. These BFEs are intended for flood insurance rating purposes only and should not be used as the sole source of flood elevation information. Accordingly, flood elevation data presented in the FIS report should be utilized in conjunction with the FIRM for purposes of construction and/or floodplain

Boundaries of the floodways were computed at cross sections and interpolated between cross sections. The floodways were based on hydraulic considerations with regard to requirements of the National Flood Insurance Program. Floodway widths and other pertinent floodway data are provided in the Flood Insurance Study report for this jurisdiction.

Certain areas not in Special Flood Hazard Areas may be protected by flood control structures. Refer to Section 2.4 "Flood Protection Measures" of the Flood Insurance Study report for information on flood control structures for this

The projection used in the preparation of this map was Missouri State Plane coordinate system, east zone (FIPSZONE 2401), Transverse Mercator projection. Horizontal datum was NAD 83, GRS80 spheroid. Differences in datum, spheroid or projection used in the production of FIRMs for adjacent jurisdictions may result in slight positional differences in map features across jurisdiction boundaries. These differences do not affect the accuracy of this FIRM.

Flood elevations on this map are referenced to the North American Vertical Datum of 1988. These flood elevations must be compared to structure and ground elevations referenced to the same vertical datum. For information regarding conversion between the National Geodetic Vertical Datum of 1929 and the North American Vertical Datum of 1988, visit the National Geodetic Survey website at http://www.ngs.noaa.gov/ or contact the National Geodetic Survey at the following

NGS Information Services NOAA, N/NGS12 National Geodetic Survey SSMC-3, #9202 1315 East-West Highway Silver Spring, Maryland 20910-3282 (301) 713-3242

To obtain current elevation, description, and/or location information for bench marks shown on this map, please contact the Information Services Branch of the National Geodetic Survey at (301) 713-3242, or visit its website at http://www.ngs.noaa.gov/.

Base map information shown on this map was provided in digital format by the U.S. Farm Service Agency, National Agricultural Imagery Program (NAIP), published in 2014 at a scale of 1:12000.

Based on updated topographic information, this map reflects more detailed and upto-date stream channel configurations and floodplain delineations than those shown on the previous FIRM for this jurisdiction. As a result, the Flood Profiles and Floodway Data tables may reflect stream channel distances that differ from what is shown on the map. Also, the road to floodplain relationships for unrevised streams may differ from what is shown on previous maps.

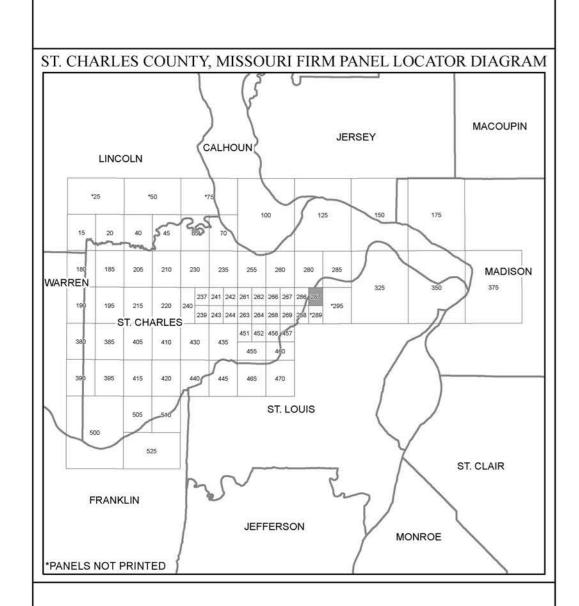
The "profile base lines" depicted on this map represent the hydraulic modeling baselines that match the flood profiles in the FIS report. As a result of improved topographic data, the "profile base line" in some cases, may deviate significantly from the channel centerline or appear outside the SFHA.

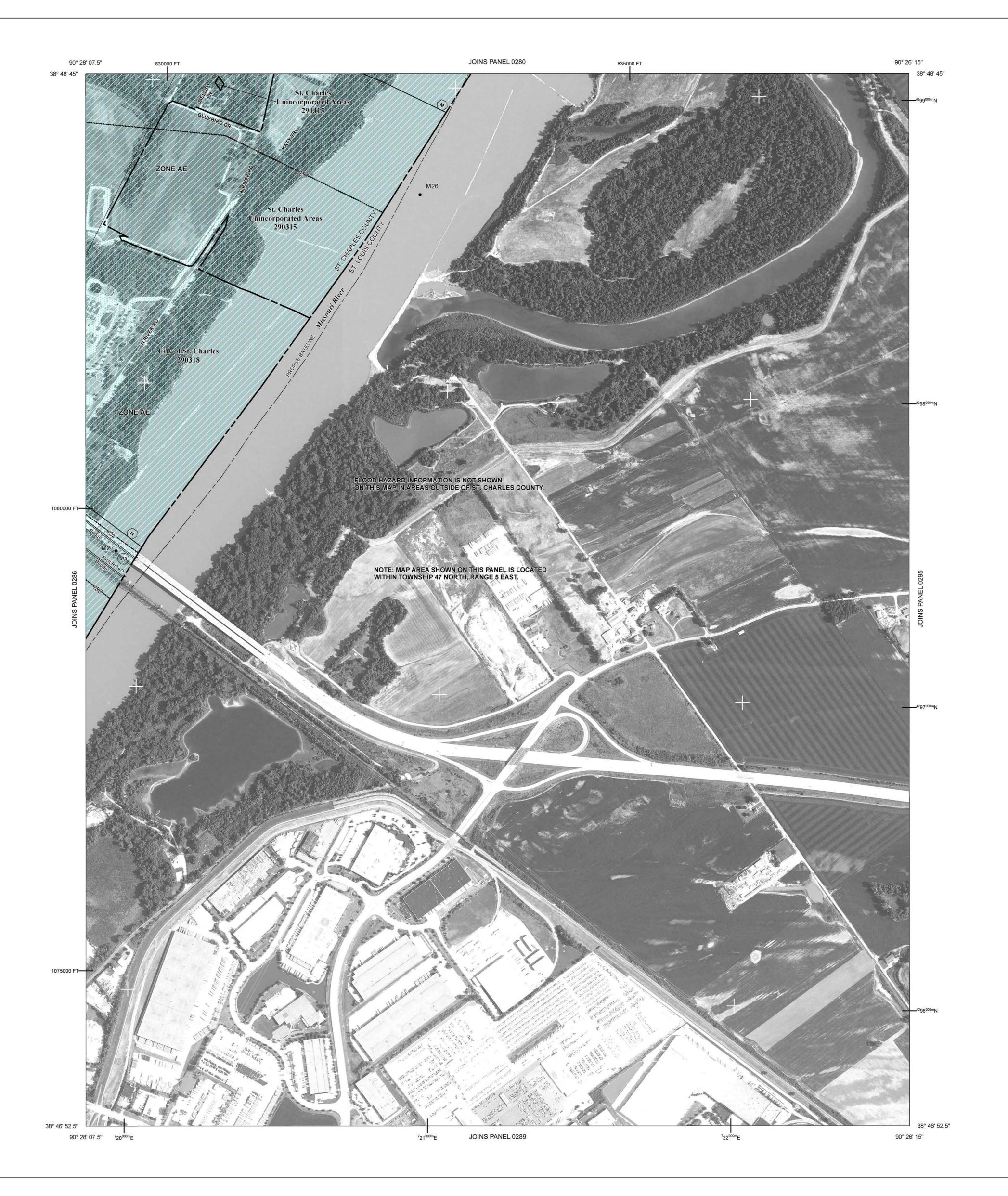
Corporate limits shown on this map are based on the best data available at the time of publication. Because changes due to annexations or de-annexations may have occurred after this map was published, map users should contact appropriate community officials to verify current corporate limit locations.

Please refer to the separately printed Map Index for an overview map of the county showing the layout of map panels; community map repository addresses; and a Listing of Communities table containing National Flood Insurance Program dates for each community as well as a listing of the panels on which each community is located.

For information on available products associated with this FIRM visit the Map Service Center (MSC) website at http://msc.fema.gov. Available products may include previously issued Letters of Map Change, a Flood Insurance Study Report, and/or digital versions of this map. Many of these products can be ordered or obtained directly from the MSC website.

If you have questions about this map, how to order products or the National Flood Insurance Program in general, please call the FEMA Map Information eXchange (FMIX) at 1-877-FEMA-MAP (1-877-336-2627) or visit the FEMA website at http://www.fema.gov/business/nfip.





LEGEND

SPECIAL FLOOD HAZARD AREAS (SFHAs) SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD The 1% annual chance flood (100-year flood), also known as the base flood, is the flood that has a 1% chance of being equaled or exceeded in any given year. The Special Flood Hazard Area is the area subject to flooding by the 1% annual chance flood. Areas of Special Flood Hazard include Zones A, AE, AH, AO, AR, A99, V, and VE. The Base Flood Elevation is the water-surface elevation of the 1% annual chance flood. No Base Flood Elevations determined. ZONE AE Base Flood Elevations determined. Flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations Flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For areas of alluvial fan flooding, velocities also determined. Special Flood Hazard Area formerly protected from the 1% annual chance flood by a flood control system that was subsequently decertified. Zone AR indicates that the former flood control system is being restored to provide protection from the 1% annual chance or greater flood. Area to be protected from 1% annual chance flood by a Federal flood protection system under construction; no Base Flood Elevations determined. Coastal flood zone with velocity hazard (wave action); no Base Flood Elevations Coastal flood zone with velocity hazard (wave action); Base Flood Elevations FLOODWAY AREAS IN ZONE AE The floodway is the channel of a stream plus any adjacent floodplain areas that must be kept free of encroachment so that the 1% annual chance flood can be carried without substantial increases in flood heights. SPECIAL REGULATION AREA DENSITY FLOODWAY OTHER FLOOD AREAS Areas of 0.2% annual chance flood; areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood. OTHER AREAS Areas determined to be outside the 0.2% annual chance floodplain. ZONE D Areas in which flood hazards are undetermined, but possible. COASTAL BARRIER RESOURCES SYSTEM (CBRS) AREAS OTHERWISE PROTECTED AREAS (OPAS)

> 0.2% annual chance floodplain boundary Floodway boundary

CBRS areas and OPAs are normally located within or adjacent to Special Flood Hazard Areas.

1% annual chance floodplain boundary

Zone D boundary Boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths, or flood velocities.

International, State, or County boundary Corporate, Extraterritorial Jurisdiction, or Urban Growth boundary

Area Not Included boundary Military Reservation, Native American Lands boundary . — . — . — 513 Base Flood Elevation line and value; elevation in feet* Base Flood Elevation value where uniform within zone; elevation in feet*

> * Referenced to the North American Vertical Datum of 1988 Cross section line

87°07'45", 32°22'30" Geographic coordinates referenced to the North American Datum of

1000-meter Universal Transverse Mercator grid values, zone 15 5000-foot grid ticks: Missouri State Plane coordinate system, east 600000 FT zone (FIPSZONE 2401), Transverse Mercator projection Bench mark (see explanation in Notes to Users section of this FIRM DX5510 x

Aqueduct, Culvert, Flume, Penstock, or Storm Sewer

Road or Railroad Bridge

MAP REPOSITORY Refer to listing of Map Repositories on Map Index

EFFECTIVE DATE OF COUNTYWIDE FLOOD INSURANCE RATE MAP **DECEMBER 15, 1992**

EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL August 2, 1996 - to update corporate limits, to update map format, to add roads and road names, to incorporate previously issued letters of map revision, to incorporate previously issued letters of

January 20, 2016 – to update corporate limits, to change Base Flood Elevations, to add Base Flood Elevations, to change Special Flood Hazard Areas, to add Special Flood Hazard Areas, to change zone designations, to add roads and road names, to incorporate previously issued Letters of Map

Revision, to reflect updated topographic information For community map revision history prior to countywide mapping, refer to the Community Map History table located in the Flood Insurance Study report for this jurisdiction.

To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-638-6620.





ST. CHARLES COUNTY, **MISSOURI** AND INCORPORATED AREAS

PANEL 0287G

PANEL 287 OF 525

(SEE LOCATOR DIAGRAM OR MAP INDEX FOR FIRM PANEL LAYOUT)

ST. CHARLES, CITY OF

290315 0287 ST. CHARLES COUNTY

Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.



29183C0287G MAP REVISED **JANUARY 20, 2016**

MAP NUMBER

Federal Emergency Management Agency